CLAIMS

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2   Having thus described the invention, what is claimed as new and desired to be secured

3   by Letters Patent is as follows:

1   1.   A method of selecting credit/debit transactions of a participating merchant to provide

2   a cash rebate to a customer of said participating merchant, the method comprising the steps of:

3   a)   providing a merchant credit/debit transaction identification code of a

4   participating merchant to a credit/debit transaction sorting facility,

5   and

6   b)   identifying by said merchant identification code at said sorting facility

              a one or more credit/debit transactions performed at said

              participating merchant to generate an identified participating

              merchant credit/debit transactions group each of said identified

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10   transactions in said group having a purchase amount associated

11   therewith.

12   2.   The method as claimed in claim 1 further comprising the step of calculating a rebate

13   amount from said purchase amount of said identified transactions group.

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1   3.   The method as claimed in claim 2 further comprising the step of notifying said

2   participating merchant of said rebate amount.

3   4.   The method as claimed in claim 2 further comprising the step of incrementing a

4   customer rebate account by an amount in relation to said rebate amount.

5   5.   The method as claimed in claim 4 further comprising the step of paying said customer

6   at least a portion of said customer rebate account.

7   6.   The method as claimed in claim 1 further comprising the step of selecting at said sorting

8   facility a particular card issuer's credit/debit card transactions.

9   7.   The method as claimed in claim 6 further comprising the step of calculating a rebate

10   amount from said purchase amount of said identified transactions.

11   8.   The method as claimed in claim 7 further comprising the step of notifying said card

12   issuer of said rebate amount.

1   9.   The method as claimed in claim 7 further comprising the step of notifying said merchant

2   of said rebate amount.

3   10.   The method as claimed in claim 7 further comprising the step of incrementing a

4   customer rebate account by an amount in relation to said rebate amount.

5   11.   The method as claimed in claim 10 further comprising the step of paying said customer

6   at least a portion of said customer rebate account.

7   12.   The method as claimed in claim 1 wherein the credit/debit transaction identifier of said

8   merchant is determined by performing a credit/debit transaction at said merchant location.

1   13.   A method for obtaining a cash rebate from a merchant comprising the steps of:

2   determining a credit/debit transaction identification of a merchant,

3   registering said merchant transaction identification with a credit/debit

4   transaction sorter,

5   selecting by said sorter a particular card issuer's credit/debit card

6   transactions to identify an issuer transactions group,

7   separating by said sorter from said issuer transactions group a one or

8   more transactions having said merchant transaction identification

9   associated therewith to provide a issuer/merchant sorted

10   transactions group.

11   14.   The method as claimed in claim 13 further comprising the step of calculating a rebate

12   amount based on said issuer/merchant sorted transaction group.

13   15.   The method as claimed in claim 13 wherein the credit/debit transaction identifier of said

14   merchant is determined by performing a credit/debit transaction at said merchant location.

15   16.   The method as claimed in claim 14 further comprising the step of notifying said

16   merchant of said rebate amount.

1   17.   The method as claimed in claim 14 further comprising the step of notifying said card

2   issuer of said rebate amount.

3   18.   The method as claimed in claim 14 further comprising the step of incrementing a

4   customer rebate account by an amount in relation to said rebate amount.

5   19.   The method as claimed in claim 18 further comprising the step of paying said customer

6   at least a portion of said customer rebate account.

1   20.   A method for obtaining a cash rebate from a merchant comprising the steps of:

2   determining a credit/debit transaction identification of a merchant by the

3   method comprising the steps of:

4   performing a credit/debit transaction at said merchant location,

5   transmitting data regarding said credit/debit transaction to a credit/debit

6   transaction sorter,

7   locating said credit/debit transaction data at said transaction sorter,

8   extracting said merchant transaction identification information from said

9   credit/debit transaction data,

10   registering said merchant transaction identification information with said credit/debit

11   transaction sorter,

12   selecting by said sorter a particular card issuer's credit/debit card transactions to

13   identify an issuer transactions group wherein each transaction of said issuer

14   transactions group has a purchase amount associated therewith,

15   separating by said sorter from said issuer transactions group a one or more transactions

16   having said merchant transaction identification associated therewith to provide

17   a issuer/merchant sorted transactions group, and

18   calculating a rebate amount from said purchase amount of said issuer/merchant sorted

19   transactions group.

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1 21. The method as claimed in claim 20 further comprising the step of notifying said

2 participating merchant of said rebate amount.

3 22. The method as claimed in claim 20 further comprising the step of incrementing a

4 customer rebate account by an amount in relation to said rebate amount.

5 23. The method as claimed in claim 22 further comprising the step of paying said customer

6 at least a portion of said customer rebate account.

7 24. The method as claimed in claim 20 further comprising the step of notifying said

8 merchant of said rebate amount.